

Equifax Risk Score

KEY BENEFITS

Strengthen portfolio quality

Increase acquisition

Manage risk exposure

Drive more effective collections

Speed Credit Decisions with Predictive Consumer Perspective

Equifax Risk Score® is an enhanced risk model designed to help predict the likelihood of a consumer becoming 90+ days delinquent within 24 months. This scoring solution provides rank-ordered risk perspective to support informed credit decisions, help reduce risk exposure and increase portfolio profitability. Strengthen your business across all facets of the account lifecycle with comprehensive scoring tools backed by the reliability and depth of Equifax consumer credit information.

Equifax Risk Score Helps Your Business

Strengthen
risk evaluation

Score
more consumers

Target
new acquisition
opportunities

Deeper Credit Evaluation Drives Smarter Credit Decisions

Equifax Risk Score delivers a multi-faceted consumer viewpoint based on length of credit history, depth of credit information and delinquency history. Five scorecards are segmented with a combination of statistical analysis and business requirements to create the most comprehensive consumer perspective. Equifax Risk Score can help pinpoint new marketing and cross-sell opportunities or identify areas of risk exposure when combined with the Equifax Bankruptcy Navigator Index.

With Equifax Risk Score, you get predictive perspective that helps speed credit decisions while adding a layer of protection against risk at every point in the account lifecycle. Increase targeting precision, understand new expansion opportunities, streamline collections efforts and mitigate risk exposure with the powerful scoring insight delivered by Equifax Risk Score.



EQUIFAX®



CONTACT US TODAY

For more information:

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equifax.com/business/equifax-risk-score